Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:46PM Document Page 1 of 34

United States Bankruptcy Court Northern District of Illinois						Volun	tary Pe	tition			
Name of Debtor (if individual, en Frias, George Furlong	ter Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	) (Last, First	, Middle):		
All Other Names used by the Debt (include married, maiden, and trad AKA Jorge Furlone Frias	e names):	3 years			All Ot (include	her Names de married,	used by the J maiden, and	Joint Debtor trade names	in the last 8 yea ):	rs	
Last four digits of Soc. Sec. or Ind (if more than one, state all)  xxx-xx-1881	ividual-Taxpa	yer I.D. (l	TIN) No./0	Complete E	IN Last for	our digits of e than one, s	f Soc. Sec. or tate all)	Individual-	Гахрауег I.D. (Г	ΓΙΝ) No./Co	mplete EIN
Street Address of Debtor (No. and 1216 West Rosedale #1 Chicago, IL	Street, City, a	nd State):		ZIP Code	Street	Address of	Joint Debtor	(No. and St	reet, City, and S		ZIP Code
				60616							ZII Code
County of Residence or of the Prin								•	ace of Business:		
Mailing Address of Debtor (if diffice of Maria Munive 1216 West Rosedale Ave			s):	ZIP Code	Mailin	g Address	of Joint Debt	or (if differe	nt from street ad	·	ZIP Code
Chicago, IL				60660-34	89						ZII Code
Location of Principal Assets of Bu (if different from street address ab	siness Debtor ove):										
Type of Debtor (Form of Organization)				of Business one box)					otcy Code Unde led (Check one		•
(Check one box)  ■ Individual (includes Joint Debt See Exhibit D on page 2 of this  □ Corporation (includes LLC and □ Partnership  □ Other (If debtor is not one of the acheck this box and state type of en	cors) s form. I LLP) above entities,	Sing in 11 Railr	th Care Bu le Asset Re U.S.C. § oad kbroker modity Bro ring Bank r Tax-Exe	siness cal Estate as 101 (51B) oker mpt Entity		Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12 er 13	Cl of Cl of Nature (Check	hapter 15 Petitic a Foreign Main hapter 15 Petitic a Foreign Nonr e of Debts c one box)	on for Recogn Proceeding on for Recogn main Proceed	nition ling
		unde	or is a tax- r Title 26 o	, if applicable exempt orgo of the United al Revenue	anization d States	defined "incurr	are primarily con thin 11 U.S.C. § ed by an indivi- mal, family, or	§ 101(8) as idual primarily	for	☐ Debts are probusiness del	
e	Fee (Check on	e box)				one box:		Chapter 11	<b>Debtors</b> defined in 11 U	ISC 8 1017	(51D)
■ Full Filing Fee attached □ Filing Fee to be paid in install attach signed application for the is unable to pay fee except in i	e court's cons	ideration of	certifying t	hat the debt	or Check	Debtor is if: Debtor's a	not a small b	usiness debto	or as defined in	11 U.S.C. § 1	101(51D).
Filing Fee waiver requested (a attach signed application for the	e court's cons					Acceptano	being filed wa	n were solici	on. ted prepetition f vith 11 U.S.C. §	rom one or n 1126(b).	nore
Statistical/Administrative Inform  Debtor estimates that funds with	ll be available							THIS	SPACE IS FOR O	COURT USE (	ONLY
Debtor estimates that, after any there will be no funds available	e exempt prope e for distributi	erty is exc on to unse	luded and ecured cred	administrati itors.	ive expense	es paid,					
Estimated Number of Creditors	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets  SO to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:46PM

Page 2 of 34 Document B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Frias, George Furlong (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Louis R. Fine December 1, 2009 Signature of Attorney for Debtor(s) (Date) Louis R. Fine Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Document

Page 3 of 34

## **Voluntary Petition**

(This page must be completed and filed in every case)

### Signatures

### I declare under penalty of perjury that the information provided in this petition is true and correct.

Signature(s) of Debtor(s) (Individual/Joint)

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### ▼ /s/ George Furlong Frias

Signature of Debtor George Furlong Frias

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 1, 2009

Date

## Signature of Attorney\*

#### X /s/ Louis R. Fine

Signature of Attorney for Debtor(s)

#### Louis R. Fine

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

## **December 1, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Frias, George Furlong

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	George Furlong Frias		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:47PM Document Page 5 of 34

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of reafinancial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § unable, after reasonable effort, to participate it through the Internet.);	109(h)(4) as impaired by reason of mental illness or dizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ George Furlong Frias
Ç	George Furlong Frias
Date: December 1, 20	009

Case 09-45672 Doc 1 Filed 12/01/09

Document

Entered 12/01/09 22:36:04 Desc Main Page 6 of 34

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	George Furlong Frias		Case No.		
-		Debtor	-,		
			Chapter	7	
			•		

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	7,250.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		266,451.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,620.00
Total Number of Sheets of ALL Schedu	ıles	15			
	T	otal Assets	7,250.00		
			Total Liabilities	266,451.22	

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main Document Page 7 of 34

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	George Furlong Frias		Case No.		
-		Debtor			
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	0.00
Average Expenses (from Schedule J, Line 18)	1,620.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,502.38

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		266,451.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		266,451.22

12/01/09 9:46PM

Case 09-45672 Doc 1 Filed 12/01/09

Document

Entered 12/01/09 22:36:04 Desc Main Page 8 of 34

12/01/09 9:46PM

B6A (Official Form 6A) (12/07)

In re	George Furlong Frias	Case No.	
-		Debtor	

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Husband, Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main Page 9 of 34 Document

B6B (Official Form 6B) (12/07)

In re	George Furlong Frias	,	Case No.	
_		Debtor		

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash	-	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Glenview State Bank savings	-	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	bedroom set, tv	-	700.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	misc books & pictures	-	50.00
6.	Wearing apparel.	normal wearing apparel	-	200.00
7.	Furs and jewelry.	х		
8.	Firearms and sports, photographic, and other hobby equipment.	х		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	life insurance policy no csv	-	0.00
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total > (Total of this page)

1,550.00

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main Page 10 of 34 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	George Furlong Frias	Case N	o
_		Debtor	

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	40	11(k) through employer	-	5,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>5,000.00</b>
			(To	tal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	George Furlong Frias	Case No.
	•	

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1	990 Toyota Camry	-	200.00
	other vehicles and accessories.	1	990 Dodge Caravan	-	500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

700.00

Total >

7,250.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

**B6C** (Official Form 6C) (12/07)

In re	George Furlong Frias		Case No.	
-			<u> </u>	
		D. 1.		

Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u> cash	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, C	Certificates of Deposit		
Glenview State Bank savings	735 ILCS 5/12-1001(b)	500.00	500.00
Household Goods and Furnishings bedroom set, tv	735 ILCS 5/12-1001(b)	700.00	700.00
Books, Pictures and Other Art Objects; Collectible misc books & pictures	e <u>s</u> 735 ILCS 5/12-1001(a)	50.00	50.00
Wearing Apparel normal wearing apparel	735 ILCS 5/12-1001(a)	200.00	200.00
Interests in Insurance Policies life insurance policy no csv	215 ILCS 5/238	100%	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401(k) through employer	or Profit Sharing Plans 735 ILCS 5/12-704	100%	5,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1990 Toyota Camry	735 ILCS 5/12-1001(b)	200.00	200.00
1990 Dodge Caravan	735 ILCS 5/12-1001(c)	500.00	500.00

Total: 7,250.00 7,250.00

Document

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main Page 13 of 34

12/01/09 9:46PM

B6D (Official Form 6D) (12/07)

In re	George Furlong Frias	<u>.</u>	Case No.	 _
_		Dehtor		

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu: H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONT - ZGEZ	UNLIQUIDA	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	DATED			
			Value \$					
Account No.								
			Value \$					
Account No.		П						
			Value \$					
Account No.			y dide \$					
			Value \$					
_	_	Ш		ubt	ota	1		
continuation sheets attached			(Total of th					
					ota		0.00	0.00
			(Report on Summary of Sci	hed	ule	s)		

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main Document Page 14 of 34

B6E (Official Form 6E) (12/07)

•			
In re	George Furlong Frias	Case No.	
•		Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report th total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. $11 \text{ U.S.C.} \$ 507(a)(3)$ .
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to $\$2,425*$ for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. $\$$ 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main Document Page 15 of 34

B6F (Official Form 6F) (12/07)

In re	George Furlong Frias		Case No.	
_		Debtor	-,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecure	ea c	ıaın	is to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	l NG	Z Q	D I SPUTED		AMOUNT OF CLAIM
Account No. 07 M1 150839			credit card	Ť	T E D			
A&B Jewelry Inc Albert Law Firm 07M1150839 205 West Randolph #920 Chicago, IL 60606		-						Unknown
Account No.			utilities		П	Г	T	
AT&T P.O. Box 8100 Aurora, IL 60507-8100		-						Unknown
Account No. <b>068474811</b>		$\vdash$	mortgage on home awarded to ex wife		Н	H		
Bank of America Customer Service - Bankruptcy P.O. Box 5170 Simi Valley, CA 93062-5170	х	J						61,989.71
Account No. 643211290		T	second mortgage on home awarded to ex wife		П	T	1	
Bank of America Customer Service - Bankruptcy P.O. Box 5170 Simi Valley, CA 93062-5170	x	J						191,093.71
_3_ continuation sheets attached			S (Total of t	Subt			)	253,083.42

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:46PM Document Page 16 of 34

B6F (Official Form 6F) (12/07) - Cont.

In re	George Furlong Frias		Case No	
_		Debtor		

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS	CODEBTO	н	DATE CLADAWAG DICUDDED AND	CONT	UZLLQUL	s	
INCLUDING ZIP CODE,	В	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	1 1	Q	Ü	
AND ACCOUNT NUMBER	T	C	IS SUBJECT TO SETOFF, SO STATE.	N G	U	ΙT	AMOUNT OF CLAIM
(See instructions above.)	Ř		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	NGEN	D A	D	
Account No. <b>25081-3</b>			insurance	Ť	DATED		
					D		
Buschbach Premium Payment Plan							
5615 West 95th Street		-					
Oak Lawn, IL 60453							
							124.20
Account No. 4366-1110-1228-7004			credit card				
Chase Bank							
MRS Associates		-					
1930 Olney Avenue							
Cherry Hill, NJ 08003							
							2,609.19
Account No. <b>74 620 470 01</b>			utility				
	1						
City of Des Plaines							
Utility Billing Department		-					
1420 Miner Street							
Des Plaines, IL 60016							
							338.25
Account No.	t		utility				
	1						
Comcast							
P.O. Box 3002		-					
Southeastern, PA 19398-3002							
							Unknown
Account No. <b>5306542017</b>	T	T	utility				
	1						
ComEd	1						
ERSolutions R 99436167	1	-					
P.O. Box 6030	1						
Hauppauge, NY 11788-0154	1						
							663.48
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of			<u> </u>	ubt	ota	<u>—</u> 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of the				3,735.12
			(	- 1		. /	

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:46PM Document Page 17 of 34

B6F (Official Form 6F) (12/07) - Cont.

In re	George Furlong Frias		Case No	
_		Debtor		

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_			T =	١	_	1
CREDITOR'S NAME,	CODEBTO		sband, Wife, Joint, or Community	CONTI	DZ1-0D-	DISPUTE	
MAILING ADDRESS INCLUDING ZIP CODE,	E	H W	DATE CLAIM WAS INCURRED AND	Ţ	0	P	
AND ACCOUNT NUMBER (See instructions above.)	Ť	C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G E N	Ű	Ť	AMOUNT OF CLAIM
, , ,	R	Ľ		_ E N	D A T E D	D	
Account No. 6011-0070-8024-3271			credit card	'	E		
Discover Card							
Simm Assocaites, Inc		-					
800 Pencader Drive							
Newark, DE 19702							
							5,245.13
Account No.			retail rent				
Do & Sock Voung Kim							
Do & Sook Young Kim 1830 West Algonquin Road		-					
Mount Prospect, IL							
							Unknown
Account No. 870902190131			medical				
ER Doctor Best Practices of Northwest SC		_					
P.O. Box 758682							
Baltimore, MD 21275-8682							
							447.00
Account No. 5856370688882688			credit card				
Harlam Francisco							
Harlem Furniture WFNNB		_					
P.O. Box 182782							
Columbus, OH 43218-2782							
							1,755.45
Account No. 50-71-06-0000			utility				
Nicor P.O. Box 310		L					
Aurora, IL 60507-0310							
,							
							Unknown
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of			1	Sub	tota	l	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	7,447.58

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:46PM Page 18 of 34 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	George Furlong Frias	Case No.	
-		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_			_			
CREDITOR'S NAME,	000	1	Isband, Wife, Joint, or Community	- 6	N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. 57252286			medical	] <del>`</del>	T E D		
Northwest Community Hospital Patient Billing 800 West Central Road Arlington Heights, IL 60005		-			D		200.00
Account No. 5049-9481-3298-1442	t		credit card	T			
Sears Resergents Capital/ Mercantile P.O. Box 9016 Buffalo, NY 14231-9016		-					4 400 00
	╄			ot			1,190.33
Account No. 07-78860 0 RS1	-		utility				
T-Mobile Stokes & Clinton 07-78860 0 RS1 1000 Downtowner Blvd Mobile, AL 36691		-					
mobile, AL 30031							794.77
Account No.							
Account No.							
Sheet no3 of _3 sheets attached to Schedule of				Subt			2,185.10
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,100.10
			(Report on Summary of So		ota lule		266,451.22

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main Document Page 19 of 34

B6G (Official Form 6G) (12/07)

In re	George Furlong Frias		Case No.	
-		Debtor		

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Do & Sook Young Kim 1830 West Algonquin Road Mount Prospect, IL 1803 West Algonquin Road Mt. Prospect, IL 60056 Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main Document Page 20 of 34

B6H (Official Form 6H) (12/07)

_			
In re	George Furlong Frias	Case No	
_		;	
		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Griselda Frias	Bank of America
446 Thacker	Customer Service - Bankruptcy
Des Plaines, IL	P.O. Box 5170
·	Simi Valley, CA 93062-5170
Griselda Frias	Bank of America
446 Thacker	Customer Service - Bankruptcy
Des Plaines, IL	P.O. Box 5170
•	Simi Valley, CA 93062-5170

Case 09-45672 Doc 1

Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main

B6 Declaration (Official Form 6 - Declaration). (12/07)

Page 21 of 34 Document

## **United States Bankruptcy Court** Northern District of Illinois

In re	George Furlong Frias			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION (	CONCERN	NING DEBTOR	'S SCHEDUL	ES
	DECLARATION UNDER	PENALTY (	OF PERJURY BY II	NDIVIDUAL DEI	BTOR
	I declare under penalty of perjury to sheets, and that they are true and correct to				es, consisting of17
Date	December 1, 2009	Signature	/s/ George Furlon George Furlong F		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:47PM Document Page 22 of 34

B7 (Official Form 7) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	George Furlong Frias		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$47,281.10 2009 YTD: \$52,213.00 2008: joint filing \$46,737.00 2007: joint filing

SOURCE

AMOUNT

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR

DATES OF
PAYMENTS

AMOUNT STILL
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

2008 D 07877 Griselda Frias

divorce

COURT OR AGENCY

AND LOCATION

Cook County, Illinois

dissolution

v Jorge Frias

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

AMOUNT STILL

OWING

2

Page 24 of 34 Document

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

3

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2,500.00

Law Offices of Louis Fine 105 West Madison Street **Suite 1101** Chicago, IL 60602

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:47PM Document Page 25 of 34

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

DESCRIBE PROPERTY TRANSFERRED RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED 3/19/2009 pursuant to divorce decree

Griselda Frias 446 East Thacker Street Des Plaines, IL 60016 ex-wife

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF **DEVICE** VALUE OF PROPERTY OR DEBTOR'S INTEREST TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, NAME AND ADDRESS OF INSTITUTION AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

# 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

LOCATION OF PROPERTY

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main Document Page 26 of 34

15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED 446 Thacker debtor Des Plaines, IL 60016

DATES OF OCCUPANCY

5

2001-2009

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

Document Page 27 of 34

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

12/01/09 9:47PM

6

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main

Document Page 28 of 34

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

NATURE AND PERCENTAGE TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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Document Page 29 of 34

8

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 1, 2009	Signature	/s/ George Furlong Frias
			George Furlong Frias
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:470 Document Page 30 of 34

B8 (Form 8) (12/08)

# **United States Bankruptcy Court** Northern District of Illinois

In re George Furlong Frias			Case No.	
	Γ	Debtor(s)	Chapter	7
PART A - Debts secured by pro		nust be fully complet		
	Attach additional pages if nec	essary.)		
Property No. 1				
Creditor's Name: -NONE-		Describe Property S	ecuring Debt	:
Property will be (check one):  □ Surrendered □ Retained				
If retaining the property, I intend to  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		id lien using 11 U.S.C	. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt				
<b>PART B</b> - Personal property subject Attach additional pages if necessary		columns of Part B mu	st be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be U.S.C. § 365	e Assumed pursuant to 11 (p)(2):
I declare under penalty of perjur personal property subject to an u	inexpired lease.	intention as to any pr /s/ George Furlong F		estate securing a debt and/or
George Furlong Frias				

Debtor

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:47PM Document Page 31 of 34

## United States Bankruptcy Court Northern District of Illinois

			Northern District of Inn	1013		
In re	George Furlong	g Frias	Debtor(s)	Case No.	7	
			Debioi(s)	Chapter		
	DISC	CLOSURE OF	COMPENSATION OF ATT	ORNEY FOR D	EBTOR(S)	
C	compensation paid to	ant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that ensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to dered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services	s, I have agreed to acc	cept	\$	2,500.00	
	Prior to the filing	g of this statement I h	ave received		2,500.00	
					0.00	
2. \$	§ <b>367.00</b> of the f	filing fee has been pa	id.			
3.	The source of the com	pensation paid to me	e was:			
	Debtor	☐ Other (specify)	):			
4.	The source of compen	sation to be paid to n	me is:			
	Debtor	☐ Other (specify)	<b>)</b> :			
5.	■ I have not agreed	to share the above-di	isclosed compensation with any other per	rson unless they are mer	nbers and associates of my law firm.	
I	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.					
6.	In return for the above	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
t c	<ul> <li>Preparation and fil</li> <li>Representation of t</li> <li>[Other provisions a Negotiation reaffirmation</li> </ul>	ling of any petition, so the debtor at the meet as needed] ns with secured co on agreements an	ion, and rendering advice to the debtor in achedules, statement of affairs and plan weting of creditors and confirmation hearing reditors to reduce to market value and applications as needed; preparalliens on household goods.	which may be required; ag, and any adjourned he great exemption planning	earings thereof;	
7. I	By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.					
			CERTIFICATION			
	certify that the foregonal cankruptcy proceeding		atement of any agreement or arrangemen	t for payment to me for	representation of the debtor(s) in	
Dated	l: December 1, 2	2009	/s/ Louis R. F			
			Louis R. Fine			

Case 09-45672 Doc 1 Filed 12/01/09 Entered 12/01/09 22:36:04 Desc Main 12/01/09 9:47PM Document Page 32 of 34

# **United States Bankruptcy Court Northern District of Illinois**

		Tior therm District or Innions				
In re	George Furlong Frias		Case No.			
		Debtor(s)	Chapter 7			
	VERIFICATION OF CREDITOR MATRIX					
		Number of 0	Creditors:	20		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	December 1, 2009	/s/ George Furlong Frias George Furlong Frias Signature of Debtor				

A&B Jewelry Inc Albert Law Firm 07M1150839 205 West Randolph #920 Chicago, IL 60606

A&B Jewelry, Inc 5 South Wabash Suite 608 Chicago, IL 60603

AT&T P.O. Box 8100 Aurora, IL 60507-8100

Bank of America Customer Service - Bankruptcy P.O. Box 5170 Simi Valley, CA 93062-5170

Bank of America Customer Service - Bankruptcy P.O. Box 5170 Simi Valley, CA 93062-5170

Buschbach Premium Payment Plan 5615 West 95th Street Oak Lawn, IL 60453

Chase Bank MRS Associates 1930 Olney Avenue Cherry Hill, NJ 08003

City of Des Plaines Utility Billing Department 1420 Miner Street Des Plaines, IL 60016

Comcast P.O. Box 3002 Southeastern, PA 19398-3002

ComEd ERSolutions R 99436167 P.O. Box 6030 Hauppauge, NY 11788-0154 Discover Card Simm Assocaites, Inc 800 Pencader Drive Newark, DE 19702

Do & Sook Young Kim 1830 West Algonquin Road Mount Prospect, IL

Do & Sook Young Kim 1830 West Algonquin Road Mount Prospect, IL

ER Doctor
Best Practices of Northwest SC
P.O. Box 758682
Baltimore, MD 21275-8682

Griselda Frias 446 Thacker Des Plaines, IL

Harlem Furniture WFNNB P.O. Box 182782 Columbus, OH 43218-2782

Nicor P.O. Box 310 Aurora, IL 60507-0310

Northwest Community Hospital Patient Billing 800 West Central Road Arlington Heights, IL 60005

Sears Resergents Capital/ Mercantile P.O. Box 9016 Buffalo, NY 14231-9016

T-Mobile Stokes & Clinton 07-78860 0 RS1 1000 Downtowner Blvd Mobile, AL 36691